

Fill in this information to identify the case:

Debtor 1 HECTOR HIGINIO RODRIGUEZ CRUZ
Debtor 2
(Spouse, if filing)
United States Bankruptcy Court for the: District of Puerto Rico
Case number 19-06781-MCF 13

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Select Portfolio Servicing, Inc., as servicing agent for Legacy Mortgage Asset Trust 2019-PR1

Court claim no. (if known): 2

Last 4 digits of any number you use to identify the debtor's debtor's account: 4755

Date of payment change: JANUARY 4, 2021
Must be at least 21 days after date of this notice

New total payment: \$ 217.67
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 32.84

New escrow payment: \$ 33.50

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1

HECTOR HIGINIO RODRIGUEZ CRUZ
First Name Middle Name Last Name

Case number (if known) **19-06781-MCF13**

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Sarah M. Vega Bonilla
Signature

Date 11/04/2020

Print:

Sarah M. Vega Bonilla
First Name Middle Name Last Name

Title Attorney

Company

MARTINEZ & TORRES LAW OFFICES, P.S.C.

Address

P.O. Box 192938
Number Street

San Juan, PR 00919-2938

City State ZIP Code

Contact phone

787-767-8244 Email svega@martineztorreslaw.com



September 11, 2020

HECTOR HIGINIO RODRIGU CRUZ
RR 3 BOX 7092
CIDRA, PR 00739-0000

Account Number: _____
Property Address: KM 72 PR 172INT CENTENE
CIDRA, PR 00739

RE: Important notice regarding your Annual Escrow Account Disclosure Statement and your new escrow payment amount

This statement is for informational purposes only

Dear Customer(s):

Select Portfolio Servicing, Inc. (SPS) reviewed your escrow account to determine your new monthly escrow payment. Following are the answers to the most common questions we receive about the escrow account and the details related to the analysis.

1. What is the amount of my new monthly payment?

The table below shows your new monthly payment, including any escrow changes from this new analysis statement.

Table 1	Current Payment (As of last analysis)	New Payment (as of 01/04/2021)	Change
Principal and Interest		\$184.17	
Regular Escrow Payment	\$32.84	\$33.50	\$0.66
Monthly Shortage Payment	\$0.00	\$0.00	\$0.00
Total Payment		\$217.67	\$0.66

Since you are in active bankruptcy, your new payment amount shown above is the post-petition payment amount due.

2. Why did the escrow portion of my payment change?

There are three main reasons why your escrow account payment may change from year to year.

- A. Regular Escrow Payments** - Changes occur based on differences between the expected property tax or insurance payments for the prior year and the expected property tax or insurance payments for the current year. Table 2 shows those differences and any resulting monthly shortage change, which is explained in section C.

Table 2	Prior Year Estimated Disbursements (As of last analysis)	Current Year Estimated Disbursements (as of 01/04/2021)	Change
Hazard Insurance Disbursements	\$394.08	\$402.00	\$7.92
Total Annual Escrow Disbursements	\$394.08	\$402.00	\$7.92
Monthly Escrow Payment	\$32.84	\$33.50	\$0.66
Monthly Shortage Payment	\$0.00	\$0.00	\$0.00

- B. Escrow Reserve Requirements** – RESPA/Federal law allows lenders to maintain a maximum of two months reserve in your escrow account, commonly referred to as a cushion. However, based on state, investor, or modification requirements your cushion requirement may be less than the Federal requirement. Your account has a monthly reserve requirement of 0 months.
- C. Escrow Surplus** – The actual beginning balance on your account in Tables 3 and 4 is \$341.12. According to the projections shown in Tables 3 and 4, your required beginning balance should be \$0.00.

This means you have a surplus of \$341.12. If your account meets minimum criteria defined below, we will send a refund check for this surplus under separate cover for the full or partial refund¹.

Please be advised that this is not an attempt to collect any pre-petition debt, which we have previously claimed on the Proof of Claim.

Your unpaid pre-petition escrow amount is \$722.74. This amount has been removed from the projected starting balance.

Your total refund is \$341.12, which is determined by subtracting your required beginning escrow account balance from your actual beginning escrow account balance. $\$341.12 - \$763.24 = \$341.12$.

Table 3 below shows a detailed history of your escrow account transactions since your last analysis. An asterisk (*) indicates a difference from a previous estimate in either the date or the amount. The letter E beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown prior to the effective date of this new analysis. Please note, if the payment or disbursement month shown in table 3 is the same month of this completed analysis and there is an asterisk (*) or the letter E next to the amount, the disbursement or amount may have already occurred by the time you receive this analysis statement and the actual amount may differ from the amount reflected below.

Table 3

<u>Month</u>	<u>Description</u>	<u>Payments</u>		<u>Disbursements</u>		<u>Total Balance</u>
		<u>Estimate</u>	<u>Actual</u>	<u>Estimate</u>	<u>Actual</u>	
History	Beginning Balance					\$0.00
December 2019	HAZARD INS	32.84	0.00 *	32.84	32.84	-32.84
January 2020	HAZARD INS	32.84	38.48 *	32.84	32.84	-27.20
February 2020	HAZARD INS	32.84	38.48 *	32.84	32.84	-21.56
March 2020	HAZARD INS	32.84	38.48 *	32.84	32.84	-15.92
April 2020	HAZARD INS	32.84	38.48 *	32.84	32.76 *	-10.20
May 2020	HAZARD INS	32.84	38.48 *	32.84	33.50 *	-5.22
June 2020	HAZARD INS	32.84	38.48 *	32.84	33.50 *	-0.24
July 2020	HAZARD INS	32.84	38.48 *	32.84	33.50 *	4.74
August 2020	HAZARD INS	32.84	38.48 *	32.84	33.50 *	9.72
September 2020	HAZARD INS	32.84	366.88 *	32.84	33.50 *	343.10
October 2020	HAZARD INS	32.84	32.84 E	32.84	33.50 E	342.44
November 2020	HAZARD INS	32.84	32.84 E	32.84	33.50 E	341.78
December 2020	HAZARD INS	0.00	32.84 E	0.00	33.50 E	341.12

Table 4 below shows a detailed projection of future estimated escrow activity of your escrow account transactions since your last analysis as well as a projection of future escrow activity. The double asterisk (**) next to the required balance indicates the lowest projected balance in the analysis. This low balance is used to determine the surplus or shortage in your escrow account at the time of this analysis.

Table 4

<u>Month</u>	<u>Description</u>	<u>Payments</u>	<u>Disbursements</u>	<u>Beginning Balance</u>	<u>Required Balance</u>
		<u>Estimate</u>	<u>Estimate</u>		
	Starting Balance			\$341.12	\$0.00
January 2021	HAZARD INS	33.50	33.50	341.12	0.00
February 2021	HAZARD INS	33.50	33.50	341.12	0.00
March 2021	HAZARD INS	33.50	33.50	341.12	0.00
April 2021	HAZARD INS	33.50	33.50	341.12	0.00
May 2021	HAZARD INS	33.50	33.50	341.12	0.00
June 2021	HAZARD INS	33.50	33.50	341.12	0.00
July 2021	HAZARD INS	33.50	33.50	341.12	0.00
August 2021	HAZARD INS	33.50	33.50	341.12	0.00
September 2021	HAZARD INS	33.50	33.50	341.12	0.00
October 2021	HAZARD INS	33.50	33.50	341.12	0.00
November 2021	HAZARD INS	33.50	33.50	341.12	0.00
December 2021	HAZARD INS	33.50	33.50	341.12	0.00**

If you wish to send a written inquiry about your account or dispute any of the information on this statement, please send it to the address listed below for Notice of Error/Information Request. If you send your Notice of Error/Information Request to any other address, it may not be processed in accordance with the guidelines established by the Real Estate Settlement Procedures Act (RESPA).

Important Mailing Addresses:

General Correspondence	Payment Remittance	Notice of Error/Information Request
PO Box 65250 Salt Lake City, UT 84165-0250	PO Box 65450 Salt Lake City, UT 84165-0450	PO Box 65277 Salt Lake City, UT 84165-0277

¹ Refund Information

Although our analysis determined an overage in your escrow account, a check may not be issued. This may be due to one or more of the following.

- An overage refund that exceeds your current escrow balance may not be refunded in one check. Funds currently available and held in escrow will be refunded, but any remaining difference between the previous refund and the full refund will be sent once the funds become available in the escrow account. If the additional funds are not available in the escrow account within 30 days of this statement, please contact us to review your account to determine if any additional refund is available to be sent. The refund amount from statement is a projection of the funds that will be in your account in the future, not the amount of the funds that are currently in your account.
- Overages are not refunded when an account is delinquent. Please review your payment history and due date for your account. If it is 30 days or greater past due, an escrow refund will not be sent until the payments have been made. Once your mortgage payments are current, please request a refund of your escrow overage amount. Your refund amount may vary at that time from the amount listed on this statement as additional escrow activity may change the amount eligible for a refund.

If your account is set up on a monthly automatic withdrawal payment option, your monthly payment withdrawal amount will be updated according to the adjusted payment above once the escrow analysis becomes effective. If you have any questions or concerns, please contact our Customer Service Department. Our toll-free number is 800-258-8602 and representatives are available Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time. You may also visit our website at www.spservicing.com.

Sincerely,

Select Portfolio Servicing, Inc.

Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llámenos al numero 800-831-0118 y seleccione/marque la opción 2.

This information is intended for informational purposes only and is not considered an attempt to collect a debt.

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4755

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN THE MATTER OF:

HECTOR HIGINIO RODRIGUEZ CRUZ

Debtor

Case No: 19-06781-MCF

Chapter: 13

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this date a copy of the foregoing *Notice of Mortgage Payment Change* was electronically filed with the Clerk of the Court using the CM/ECF system which will send notification of such filing to the following: **the Chapter 13 Trustee Alejandro Oliveras Rivera, Esq.** and to **Debtor's counsel Roberto Figueroa Carrasquillo, Esq.** I hereby certify that I have caused to be served by United States Postal Service a copy of this Notice to the following non-CM/ECF participants: **to the Debtor HECTOR HIGINIO RODRIGUEZ CRUZ @ 730 SECT PAGAN CIDRA, PR 00739.**

MARTINEZ & TORRES LAW OFFICES, P.S.C.
P.O. Box 192938 San Juan, PR 00919-2938
Tel. (787) 767-8244 & Fax (787) 767-1183

/s/ Sarah M. Vega Bonilla

By: Sarah M. Vega Bonilla

USDC -PR 303503

Email: svega@martineztorreslaw.com